



◀ **SCENE IN: 2020**
 Dupaco's Torri Freese (left) and Sen. Joni Ernst help with post-storm cleanup Aug. 14 at Veterans Memorial Stadium in Cedar Rapids, Iowa.

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S A V E ▶ B O R R O W ▶ I N V E S T ▶ I N S U R E ▶ T R U S T



Owner's Manual

FALL ▶ 2020

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A BIG reason to be thankful

\$16.8+ MILLION to members since 2016

Dear members,
 Thanks for using the financial cooperative you own! —D

At a financial cooperative like Dupaco, you're not just a member—you're an owner. And you share in your credit union's success.

By participating in your cooperative, more than 63,000 members boosted their financial well-being and shared nearly \$4.5 million in Thank Use patronage dividends this year. That includes 4,859 of Dupaco's youngest members, who earned more than \$121,000 through a special category called Boost!

The payout occurred on a day that celebrates

HOW MUCH YOU COULD EARN

Savings Thank Use.....	up to \$100
Borrow Thank Use.....	up to \$60
Dupaco Insurance Services and/or Dupaco Financial Services Thank Use.....	up to \$40
Dupaco card Thank Use.....	5 cents per transaction
Fraud tools Thank Use.....	up to \$20
Returning participant Thank Use.....	up to \$20
Accumulate savings Thank Use.....	up to \$15
Group savings Thank Use.....	\$30
Boost Thank Use.....	\$25

the cooperative difference: International Credit Union Day on Oct. 15.

Over the past five years, Dupaco members have shared more than \$16.8 million in Thank Use.

While Thank Use has ended, you're welcome to learn, earn and save at your cooperative any time. The more you use Dupaco, the more all members benefit through enhanced services, favorable rates and more.

Watch for details on Thank Use 2021 in January!

dupaco.com/ThankUse



Something special happens when members come first

Dupaco judges itself on how well we help our members improve their financial well-being. But we think you should know you're an owner of something just a little bit special.



Forbes again named Dupaco a top-rated credit union in Iowa in 2020 based on consumer satisfaction. Consumers graded financials on trust, services and more.



On employee feedback, Top Workplaces are better places to work and are more likely to be successful than peer organizations, the Register reported.

The Des Moines Register named Dupaco an Iowa Top Workplace in 2019 based



Raddon Financial Group Inc. again recognized Dupaco with the Crystal Performance Award in 2020. The award honors the nation's best-performing credit unions based on growth, efficiency and other standards.



Superior rating by BauerFinancial for being one of the country's strongest financial institutions.

dupaco.com/about

What if you could pay less and save more?

If there's been anything predictable about 2020, it's how unpredictable it's been.

Wherever life has taken you this year, a free Dupaco Money Makeover can help ensure your money is still working for you.

You'll meet with a Dupaco expert—virtually or in person—to review your entire financial picture. And you'll get personalized advice on how to spend less and save more so you can reach your goals and dreams.

The Money Makeover covers five key areas:

- ▶ Credit score
- ▶ Budget
- ▶ Assets and debt
- ▶ Systematic savings
- ▶ Retirement planning

No two financial situations are alike, so no two Money Makeovers are the same. Based on your review, you'll get tips to improve your financial well-being.

WE'RE HERE TO HELP

Ready to get started? Schedule your Money Makeover by calling Dupaco at 800-373-7600 or request an appointment at www.dupaco.com/makeover



SCENE IN: 2020

DreamCatcher Productions films Dupaco member Porcha Fields in her Cedar Falls, Iowa, home during the credit union's newest Your Money for Good video shoot Sept. 19. A free Dupaco Money Makeover helped Fields build her credit score so she could get preapproved for an auto loan to replace her failing vehicle. (T. Connery photo)

4 Reasons to use a mobile wallet

Mobile payments have become increasingly popular—and for good reason.

Instead of carrying your Dupaco debit or credit cards with you, you can add them to Apple Pay, Google Pay or Samsung Pay to make purchases with your phone.

Here are four reasons to consider making mobile payments:

1 They're safe

Mobile payment systems protect your data and keep your information secure. When you store your card in a mobile wallet, the card is tokenized. This means your mobile wallet sends a payment code rather than your card number during transactions.

2 They're contactless

You can easily keep your distance during purchases, because your phone remains in your hands the entire time.

3 They're convenient

No need to search your wallet for your card. It's ready to go in your phone, which you likely already have on hand!

4 They're easy to use

Simply add your Dupaco cards to your phone by using your mobile wallet app. To make a payment, look for the mobile payment symbol, hold your phone near the payment terminal and wait for the terminal and your card to communicate. That's it!

WE'RE HERE TO HELP

Need help getting started? Contact Dupaco's card services team at service@dupaco.com or call Dupaco at 800-373-7600, ext. 201.

[dupaco.com/mobile](https://www.dupaco.com/mobile)

How to make your little savings wins add up



What if you were asked to save hundreds of dollars regularly?

Does it feel doable or daunting?

Now suppose you were asked to regularly save less than a dollar at a time. Better?

Microsaving—when you save small amounts at a time—can be a powerful way to get into the habit of saving.

When you break a daunting task, like saving, into smaller microsteps, it's easier to get started. And with a few cents here and a couple of dollars there going toward savings, you're less likely to feel a dramatic impact on your budget.

Over time, the savings add up. And as you watch your savings grow, you'll be more likely to build off that momentum and save even more.

Here are a few ways you can start microsaving for your wants and needs:

ChangeUp Savings: Dupaco's ChangeUp Savings automatically rounds your debit card purchases up to the next dollar and deposits the difference into your savings account. The "loose change" adds up. In 2019, Dupaco members saved a combined \$1,258,297.65 through these automatic ChangeUp transfers! See *How to save as you pay with your debit card* below to learn how to get started.

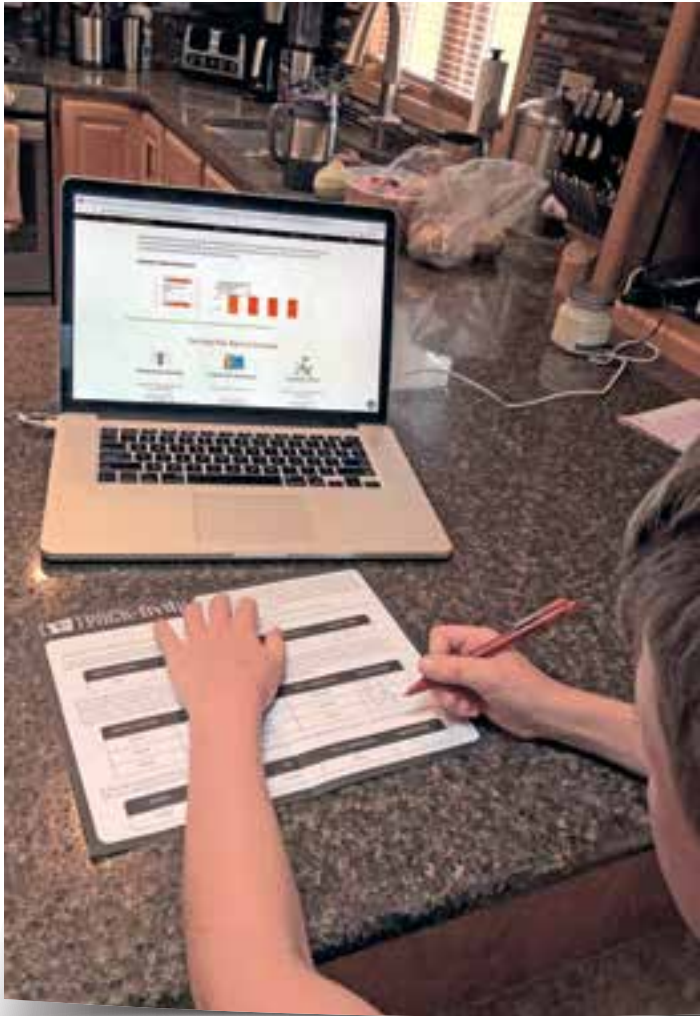
Spare change: Empty your spare change jar once or twice a year and deposit it into your savings account.

Rewards: If you participate in any cashback rewards programs, consider putting that "extra" money toward your savings instead of spending it elsewhere.

Bargains: When you spend less than you planned to, deposit the difference into your savings account.

Tax refunds: If you typically receive a tax refund, you can put some of it toward your savings goals.

[dupaco.com/save](https://www.dupaco.com/save)



SCENE IN: 2020

DoPACK member Kade receives his Dupaco birthday card and PACK-tivity in the mail. He used the compound interest activity to practice his math. Download PACK-tivities at [dupaco.com/DoPACK](https://www.dupaco.com/DoPACK) (K. Buchenau photo)



HOW TO



[dupaco.com/mobile](https://www.dupaco.com/mobile)

Save as you pay with your debit card

ChangeUp Savings is an easy way to grow your savings. It automatically rounds your debit card purchases up to the next dollar and deposits the difference into your savings account. Start watching your "loose change" pile up:

1 Sign in to Shine Online or Mobile Banking.

2 Click or tap on your checking account.

3 Toggle "Activate ChangeUp Savings" to "On."

4 Choose the savings account you want your "loose change" deposited to.

5 Click "Save."

We will all get through this—together

A letter from President and CEO Joe Hearn

There is no question that 2020 has proven to be unique. While it has been challenging, it has also given us all a lesson on how to adapt and become even more resilient. At Dupaco, we haven't taken this time to sit back and wait for things to get better. We're taking the opportunity to learn, grow and proactively move forward in service for our valued members.

While we all continue to face obstacles and challenges due to the COVID-19 pandemic, your cooperative remains a pillar of strength and our mission is more important than ever.

Since March, we have continued to learn new ways to engage with members, adapt our delivery channels and work together to further enhance our technology to serve you in ways you not only expect but deserve.

In early August, our eastern Iowa members, especially those in the Cedar Rapids area, experienced a devastating windstorm called a derecho. Our staff, even team members who experienced personal damage, displayed great attitudes and were there with a listening ear and comforting smile in service to our members on some of their communities' darkest days.

SCENE IN: 2020

Dupaco President and CEO Joe Hearn (right) speaks with attendees, including Dupaco Chief Marketing Officer Dave Klavitter, during a ribbon-cutting ceremony July 23 at the newly redesigned learning lab branch in Carroll, Iowa. (J. Strong photo)

Dupaco's mission is to ensure you remain financially resilient.

Throughout this turbulent year, we've helped thousands of members balance their budgets and work out loan repayments, and we've waived fees. Our team stands ready to help with a Dupaco Credit History Lesson, Money Makeover or financial checkup. We'll meet you where you are—in-person or virtually.

Make an appointment that fits your schedule at a place most convenient for you by emailing connect@dupaco.com.

With our fifth year of Thank Use complete, I am thrilled to report we have paid out more

than \$16.8 million in patronage dividends since Thank Use began in 2016.

Because Dupaco is a credit union, your savings stay right here. It's recycled back to your friends, neighbors and the valued communities we proudly serve.

Dupaco remains strong, ready to help when you need us. Working together, we will all get through these challenging times. There are brighter days ahead.



Joe Hearn
President and CEO



Find out where our next learning lab is going

GRIMES, Iowa—Dupaco is bringing its member-focused learning lab to Grimes—the cooperative's first branch in the Des Moines metro area!

The full-service branch will be part of a new development located on the northwest corner of the intersection of Highway 141 and East First Street in Grimes. Dupaco plans to begin construction on the two-story, 10,107-square-foot branch in late 2020. And it's expected to open in late 2021. Increased Dupaco member demand in Polk County spurred the move.

Dupaco's learning labs are designed to focus on the credit union's mission to improve each member's financial well-being. You're able to have more in-depth conversations about your financial goals with branch employees, while live video tellers help you make real-time transactions with staff from a distance.

dupaco.com/locations



The Innovation Lab helps reach more communities

Dupaco and the Dubuque-based Creative Adventure Lab will combine programming, content and expertise to empower financial education, community innovation and entrepreneurship in smaller communities. The first Innovation Lab recently opened in Cascade, Iowa, with another one scheduled to open later this year in Independence, Iowa. More locations will follow!

Each Innovation Lab offers coworking space, innovation services, meeting space and team-building activities to help entrepreneurs and small businesses launch and grow their businesses.

"As a not-for-profit cooperative, Dupaco's mission is to empower people and improve their economic and social well-being," said Dupaco Chief Marketing Officer Dave Klavitter. "Small business entrepreneurship is one way to help people better their financial positions."

Some of the spaces, including the labs in Cascade and Independence, will be Dupaco Connect locations.

Dupaco Connect locations are not full-service branches, and Dupaco staff won't always be on-site. But the financial cooperative's Community Outreach and Education team will offer regular financial education opportunities, small business programming and presentations through scheduled appointments. Both members and non-members will also have access to one-on-one consultations.

These spaces also feature a Dupaco live video teller, which doubles as

a publicly accessible 24-hour ATM. You can use the live video teller for many of the same transactions you can do inside a branch.

Dupaco partnered with the nonprofit Creative Adventure Lab because of its mission to foster creativity and innovation to benefit the community.



SCENE IN: 2020

The new Innovation Lab and Dupaco Connect location in Cascade, Iowa, will provide content, programming and outreach to that city and beyond. (D. Klavitter/Dupaco photo)

dupaco.com/cascade



FAFSA fast facts

College-bound students can now file their Free Application for Federal Student Aid for the 2021–2022 academic year. The FAFSA is used to determine student financial aid eligibility.

1 Know who should complete it. If you will attend college next fall, you should complete the FAFSA. It's required if you need a federal student loan.

2 Submit it as soon as possible. Some federal, state and college funding are first come, first served.

3 Use the correct household. If your family lives in separate households, report the income of the parent you lived with the most during the past year.

dupaco.com/CollegeResources

How to apply for a Makerspace Scholarship

Do you want to learn how to make something? Create projects with others? Maybe even start your own business?

Key City Creative Center is a unique collaborative makerspace in Dubuque, Iowa, where members create, learn and share ideas. Members can access tools, equipment and classes, including woodworking, welding and pottery.

Through a partnership between KCCC and Dupaco, two nonrenewable scholarships will



be awarded. Each winner will receive an annual membership to the makerspace.

To apply, go to dupaco.com/KeyCity and complete the short questionnaire.

Applications are due by 5 p.m. (CT) Tuesday, Dec. 1. Two applicants will receive a membership. The winners will be announced by Saturday, Dec. 19.

The credit union also partners with the makerspace to provide Dupaco members 20% off your KCCC membership when you pay with a Dupaco check or make automatic payments from your Dupaco account.

dupaco.com/KeyCity



dupaco.com/events

Be on the lookout for upcoming events by checking Dupaco's Member Events and Discounts web page.

facebook.com/dupaco twitter.com/dupaco

If you have any questions on Community Calendar information, contact Dupaco at 800-373-7600, ext. 0.

HOLIDAY HOURS

Wednesday, Nov. 11, 2020
Veterans Day
Hy-Vee branch, Dubuque, Iowa, open normal hours: 9 a.m.–7 p.m. All other branches are closed.

Thursday, Nov. 26, 2020
Thanksgiving Day
All branches are closed.

Thursday, Dec. 24, 2020
Christmas Eve
Hy-Vee branch, Dubuque, open 9 a.m.–2:30 p.m. All other branches close at 12:30 p.m.

Friday, Dec. 25, 2020
Christmas Day
All branches are closed.

Thursday, Dec. 31, 2020
New Year's Eve
All branches close at 4 p.m.

Friday, Jan. 1, 2021
New Year's Day
All branches are closed.

dupaco.com/locations

What makes up your credit score?

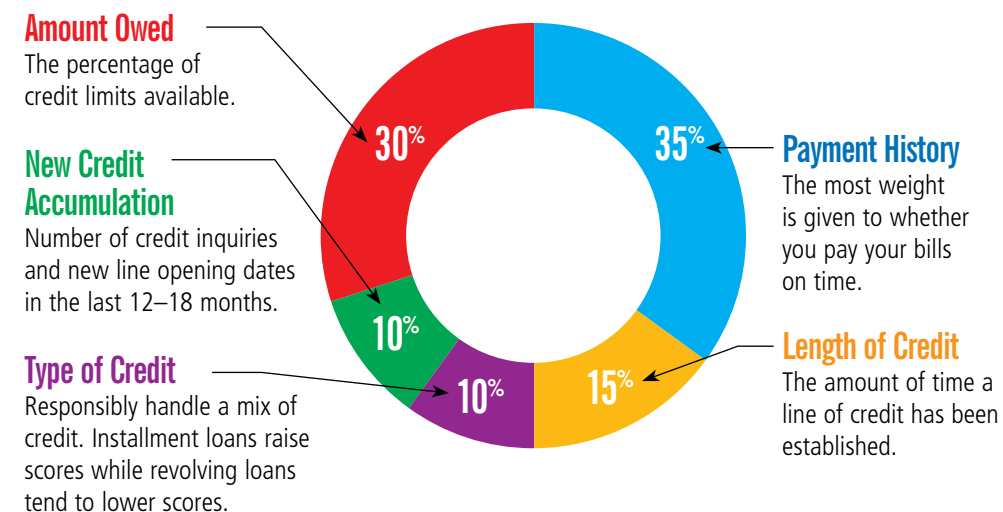
Knowing how to maintain your credit score helps you qualify for the lowest possible interest rate when you borrow money for a home, car or college.

Your credit score is a number calculated by credit bureaus to describe your creditworthiness—or how likely you are to repay your loan on time.

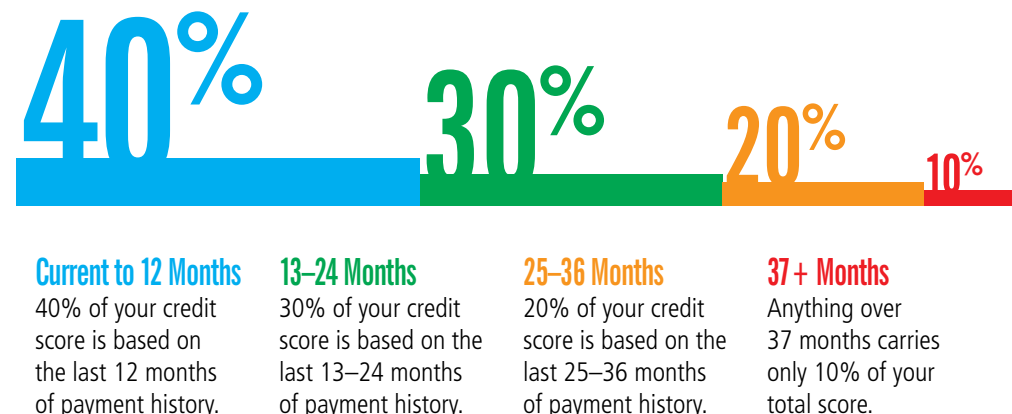
Your score fluctuates with time and changes in your credit performance. The heaviest weight is given to your most recent credit activities. And past credit problems fade as time goes by.

Your credit score can range from the 300s to the 800s. The higher the score, the better.

Here's what makes up your score:



What is the credit weight for payment history?



dupaco.com/CreditHistory



DELHI, Iowa—For Chasta and Aaron Koopmann, 2020 has delivered medical worries, mounting bills and a seven-pound, one-ounce bundle of love.

It's also been a reminder that their financial cooperative is there for them, helping them navigate both the good and tough times.

Late last year, a routine ultrasound uncovered kidney issues for the Dupaco members' unborn baby. The findings meant that the Delhi couple needed to travel to Iowa City for their remaining prenatal appointments and their daughter's birth.

"There were so many unknowns, and the doctors couldn't tell us a whole lot until the baby was born," Chasta said.

Karley Koopmann entered the world earlier this year, joining her parents and big sister Georgia. The baby was instantly ushered away by her medical team. And she's had multiple procedures, regular monitoring and nearly daily antibiotics since then as a result of an enlarged kidney and duplicated kidney system.

The medical bills soared.

And the Koopmanns met their health insurance deductible three times in almost as many months, thanks to an end-of-year job change.

As they chipped away at the expenses, the couple turned to credit cards to pay for their groceries and other necessities. But the cards' high-interest rates prevented them from making progress on their balances.

"We weren't prepared for all of these extra costs," Chasta said. "It was a constant stress making sure everything was paid and knowing that there was nothing more I could put down than the minimum payments. The interest rates were killing us."

She reached out to her longtime credit union for help.

Dupaco's **Marilu Gomez** created a plan to consolidate the Koopmanns' credit card debt into a personal loan, using Aaron's vehicle as collateral. Instead of multiple payments, they make one monthly payment to their credit union—at a significantly lower interest rate.

"It was a relief to know that we won't have to keep living paycheck to paycheck. We'll be able to breathe a little better knowing we can pay everything off sooner," Chasta said.

And their credit union's plan offered them hope for their family's future.

"We want another child at some point. And being able to pay this off earlier will help us afford to have another baby sooner," Chasta said.

It's the latest way Dupaco has helped Chasta and her family over the years. She's turned to her credit union to save her first paychecks, buy her first car, purchase (and remodel) her first home and much more.

Chasta talked Aaron into joining when he grew tired of being charged to access his money at his previous financial institution.

"I've always preferred Dupaco because I've had great experiences over the years," Chasta said. "So I try to get my friends and family to switch so they can save money too."

dupaco.com/YourMoneyForGood



Curious whether we can positively impact your financial future? Stop in to any branch, call us at 800-373-7600 or email service@dupaco.com.



▲ SCENE IN: 2020

A free Dupaco Money Makeover gave members Chasta and Aaron Koopmann breathing room in their budget and hope to eventually grow their family, which includes daughters Georgia (left) and Karley. (Special Moments by Kayla photo)

Can you have too much of a good thing?

By Michael Poppen | Financial consultant

A scientific debate is brewing about the phenomenon resulting from the consumption of copious amounts of animal protein.

I'm referring to what has become known as the "meat sweats"—afflicting those who indulge on too many servings of turkey, ham and beef tenderloin—typically during the holiday season or a backyard BBQ.

In most cases, it better serves your digestive system to throw a couple more spoons of sweet

potatoes or a few ounces of leafy greens onto the plate. There are more nutrients in vegetables, and they're known to help cleanse the palate!

The same can be said of an investment portfolio. As we approach the end of the year, it's a good idea to look at how your investments are allocated. Would it be wise to rebalance? Are you too heavy in large-cap growth funds, stocks or high-yield bonds?

In some cases, it might be best to utilize a "target-date" or portfolio-driven fund to find

the balance and diversification needed.

Much like a heaping plate of meat, sometimes too much of a good thing can spoil the meal. Make sure your investments correspond to your risk, objective and time frame.

For a no-obligation consultation, contact Dupaco Financial Services at 800-373-7600, ext. 2305.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Dupaco Community Credit Union and Dupaco Financial Services are **not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Dupaco Financial Services, and may also be employees of Dupaco Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Dupaco Community Credit Union or Dupaco Financial Services. Securities and insurance offered through LPL or its affiliates are:

Not insured by NCUA or any other Government Agency | Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations | May Lose Value



How much money do you need to retire?



By Jim Liddle | Vice president, trust officer

COVID-19 has made many of us revisit how we want to live and what makes us happy.

With these new revelations, you might be looking to retire on a different time line than you were six months ago.

Many financial planners say you'll need to replace about 70–80% of your preretirement income, saving at least \$1 million. But retirement planning isn't one size fits all. You can start to get a feel for how much money you'll need to save by asking yourself a few key questions:

What do you want out of retirement?

Knowing how you want to spend your time—and understanding the costs associated with that lifestyle—will help shape your budget. Retirement can bring unexpected expenses, including health care, new vehicles, home-

related costs, travel and more.

What income will you have?

These sources of income will offset what you need from an investment nest egg:

- Will you have a pension?
- Do you anticipate rental income?
- Will you work a part-time job?
- How much will Social Security cover?

What's your risk tolerance?

How do you handle swings in the value of your investments? If you're reluctant to own stocks in retirement, you might need to have more saved than someone who's comfortable with more risk.

A final thought

There is no magic answer to determine how much you'll need to retire comfortably. But if you spend some time and effort, and work with a trusted financial professional, you can

create a plan that will allow you to retire the way you want.

Dupaco partners with First Community Trust to provide members estate, retirement and investment planning services. A meeting with a Dupaco trust officer is included with your membership—at no cost to you. For a no-obligation consultation, contact First Community Trust at (563) 690-0029 or (319) 859-3461.



How to file a claim following a disaster

The Aug. 10 derecho was a reminder of how quickly disaster—and destruction—can strike.

If your property is damaged during a natural disaster, you'll need to file a claim with your insurance carrier.

Follow these steps to protect yourself and your property during the process:

Start your claim

If you have insurance through Dupaco Insurance Services, there are a few options to file your claim:

- Contact DIS at 800-373-7600, ext. 210, or at insurance@dupaco.com.
- File an online claim with your carrier.
- Call your carrier directly.

Know what to provide

Give your name (spelling it out when leaving a voicemail), contact information, insurance carrier, policy number (if available) and a summary of the damage.

Document the damage

Take photos of all damage to your

property to help with the claims process.

Mitigate further damage

When safe to do so, work to prevent further damage to your property. For example, if your roof has a hole in it, you can nail a tarp over it to prevent additional water from entering your home. Your insurance policy will reimburse you for those expenses.

Be safe

Don't attempt to take measures to prevent further damage to your home if it's unsafe to do so. Your safety is your No. 1 priority.

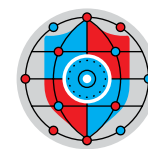
Request a no-cost, no-obligation insurance analysis at dupaco.com/insure, contact the Dupaco Insurance Services team at 800-373-7600, ext. 210, or email insurance@dupaco.com.



SCENE IN: 2020

The Aug. 10 derecho left behind a trail of destruction across much of the Midwest. Property damage and fallen trees block the road on the corner of Johnson and Hinkley avenues in Cedar Rapids, Iowa. (J. Ayers/Dupaco photo)

5 tools to help keep your identity safe



PROTECTION CONNECTION

STAY IN THE KNOW

Follow us on social media to learn about the latest scams.

facebook.com/dupaco

twitter.com/dupaco

Monitoring your financial accounts and credit report helps you protect yourself from fraud. If there's suspicious account activity, you're the first to know.

As a Dupaco member, you have several tools to keep your accounts—and your identity—safe, including:

1 | eNotifier alerts: Get real-time text or email notifications for ATM transactions, Shine Online and Mobile Banking sign-ins and more.

2 | Bright Track: Access your credit report and credit score for free any time. Watch for incorrect personal information, inquiries from lenders you don't recognize and new accounts you didn't open.

3 | Card Security: Quickly disable your lost or stolen Dupaco cards in Shine.

4 | Two-step verification: This tool helps prevent fraudsters from accessing your account in Shine—even if they manage to get your password.

5 | Family ID Restoration: The special coverage helps you and your family recover from identity theft. The coverage provides up to \$25,000 in expense reimbursement assistance and help restoring your identity with credit bureaus, the Social Security Administration and more.

If you notice suspicious account activity or believe you are the victim of fraud or identity theft, contact Dupaco immediately at 800-373-7600.

Staff updates

Cedar Valley, Iowa

Kahlan Curry was appointed member service representative at the Mullan Avenue branch in Waterloo.

Michelle Damme was appointed training representative III at the Mullan Avenue branch.

Katey Hackett was appointed member service representative II at the Mullan Avenue branch.

Cedar Rapids, Iowa

Cassie Eilers was appointed member service representative at the Williams Boulevard branch in Cedar Rapids.

Eric Gilmour was appointed assistant vice president, branch manager at the Marion Learning Lab.

Jalyse Schwahl was appointed member service representative II at the Marion Learning Lab.

Tri-states

Megan Andermann was appointed member service processing representative at the Pennsylvania Avenue branch in Dubuque.

Jessica Basalyga joined as consumer lending consultant at the Hillcrest Road branch in Dubuque.

Dan Bellows joined as facilities supervisor at the Operations Center in Dubuque.

Amanda Bieber joined as contact center representative at the Operations Center.

Jaclyn Boyes joined as help desk representative at the Operations Center.

Hannah Brehm was appointed member service processing representative at the Pennsylvania Avenue branch.

Toni Bruno joined as contact center supervisor at the Operations Center.

Kylie Close was appointed member service representative at the Pennsylvania Avenue branch.

Kim Digman was appointed fraud service representative at the Operations Center.

Marilu Gomez was appointed member service representative II at the Dyersville branch.

Maria Hall was appointed indirect lending processing supervisor at the Operations Center.

Lydia Harker was appointed virtual lending consultant, remote from the Hillcrest Road branch.

Cindy Hedley joined as insurance services representative at the Pennsylvania Avenue branch.

Cindy Hilkin was appointed consumer lending consultant manager at the Hillcrest Road branch.

Kim Hundrieser was appointed contact center quality assurance representative at the Operations Center.

Danny Hutchins joined as IT support specialist at the Hillcrest Road branch.

Heather Johnson was appointed lead card service representative at the Operations Center.

Rebekkah Johnson joined as contact center representative at the Operations Center.

Cole Lansing was appointed member service representative II at the Hy-Vee branch in Dubuque.

Miranda Martin joined as consumer lending consultant at the Hillcrest Road branch.

Mark McCoy joined as senior vice president, business services at the Hillcrest Road branch.

Austin McElroy joined as marketing analyst at the Asbury branch.

Tina Medley was appointed member solutions consultant at the Asbury branch.

Paige Mueller was appointed member service representative at the Hillcrest Road branch.

Pete Murphy was appointed software developer II at the Asbury branch.

Steph Niensteadt joined as deposit operations representative at the Operations Center.

Abby Ray joined as security coordinator at the Operations Center.

Jordan Renner joined as software developer I at the Asbury branch.

Heather Rogers was appointed contact center representative at the Operations Center.


Nate Roling was appointed member service representative at the Hy-Vee branch.

Hannah Ruth joined as marketing analyst at the Asbury branch.

Rhonda Selensky joined as accounting supervisor at the Pennsylvania Avenue branch.

Alex Stedwell was appointed network security administrator at the Hillcrest Road branch.

Jarod Thornton was appointed consumer lending consultant at the Hillcrest Road branch.


FINANCIAL STRENGTH
Sept. 30, 2020
Members: 133,815
Deposits: \$1.83 billion
Loans: \$1.45 billion
Assets: \$2.2 billion
Reserves: \$321 million
Reserve Ratio: 14.5%



DID YOU KNOW?

For the latest new hires, promotions and transfers throughout the organization, go to dupaco.com/StaffUpdates.



Notes bearing interest

Kellie Cook, lead marketing analyst, and **Abby Scherrman**, assistant vice president, branch manager, graduated from the Dubuque Area Chamber of Commerce Leadership Dubuque program. They were among 40 participants to complete the 10-month program to enhance their leadership skills, build relationships and learn more about the impact of economic development in the community.

Robert Daughters, help desk supervisor, was elected board president of the Northeast Iowa

Chapter of Credit Unions. Local credit unions in the chapter collaborate to offer their members monthly meetings on education, political advocacy and networking opportunities.

Denise Dolan, Dupaco board of director; **Marissa Kluesner**, member service processing representative; and **Jill Rothenberger**, vice president, consumer and mortgage lending, were selected as nominees for the Women’s Leadership Network of Dubuque Women of Achievement Award. Rothenberger was awarded the Organizational Impact award.

Jennifer Ehlinger, member service representative; **Jim Klostermann**, assistant vice president, branch manager; **Tara McDermott**, creative architect; **Lisa Mueller**, contact center quality assurance specialist; **Leigh Ann Reisner**, mortgage/consumer lending processor; **Peter Spinoso**, community outreach and education representative; **Jarod Thornton**, member service representative; and **Jamie Wille**, human resource specialist, completed an eight-week John Maxwell Leadership course, Everyone Communicates, Few Connect.

DUPACO STAFF CAREER MILESTONES		
5-year employees		
▶ Janelle Ayers	▶ Jenna Veach	
▶ Mallory Blondin	▶ Laurie Von Ah	
▶ Amanda Durham	▶ Felicia White-Carson	
▶ Tanya Moore	▶ Sherry Yonda	
▶ Collin Olson		10-year employees
▶ Jaimie Rauxet	▶ Michelle Becwar	
▶ Chris Rogers	▶ Becky Beschorner	
▶ Sarah Scherrman	▶ Traci Brestrup	
▶ Peter Spinoso	▶ Megan Francois	
▶ Crystal Trotter	▶ Deb Ryan	
		25-year-plus employees
		▶ Kathy Anderson (26)
		▶ Laurie Bell (32)
		▶ Dawn Davis (29)
		▶ Chris Hearnden (27)
		▶ Joe Hearn (34)
		▶ Deb Herbst (35)
		▶ Diane Kieffer (32)
		▶ Jim Klostermann (25)
		▶ Laurie Leibold (40)
		▶ Donna Olberding (27)

SCENE IN: 2020
Professional speaker, author and documentary filmmaker Adam Carroll offers tips to Dupaco staff during an Aug. 4 virtual training session, Each One Teach One. Staff learned how to leverage existing talents and create successful, positive relationships. (M. Blondin/Dupaco photo)

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Hillcrest Rd. 3299 Hillcrest Rd. Dubuque, IA PHONE: (563) 557-7600
Pennsylvania Ave. 3999 Pennsylvania Ave. Dubuque, IA PHONE: (563) 557-7600
Asbury 5865 Saratoga Rd. Asbury, IA PHONE: (563) 557-7600
Sycamore St. 1465 Sycamore St. Dubuque, IA PHONE: (563) 557-7600
Key West 2245 Flint Hill Dr. Dubuque, IA PHONE: (563) 557-7600
Inside Hy-Vee 400 S. Locust St. Dubuque, IA PHONE: (563) 557-7600
Marion Learning Lab 5970 Carlson Way Marion, IA PHONE: (319) 366-8231
Edgewood Learning Lab COMING MID 2021 4615 Cross Pointe Blvd. NE Cedar Rapids, IA
First Ave. 110 35th Street Dr. SE Cedar Rapids, IA PHONE: (319) 366-8231
Williams Blvd. SW 3131 Williams Blvd. SW Cedar Rapids, IA PHONE: (319) 366-8231
San Marman Learning Lab 1946 Schukei Rd. Waterloo, IA PHONE: (319) 234-0381
W. Mullan Ave. 218 W. Mullan Ave. Waterloo, IA PHONE: (319) 235-0381
Cedar Falls 3301 Cedar Heights Dr. Cedar Falls, IA PHONE: (319) 277-3940
Cedar Falls Learning Lab COMING 2022 126 Brandilynn Blvd. Cedar Falls, IA
Grimes Learning Lab COMING LATE 2021 Hwy. 141 and E. 1st St. Grimes, IA
Carroll Learning Lab 503 W. Hwy. 30 Carroll, IA PHONE: (712) 792-1735
Dyersville 807 9th St. SE Dyersville, IA PHONE: (563) 875-2795
Galena 11375 Oldenburg Ln. Galena, IL PHONE: (815) 777-1800
Manchester 1200 W. Main St. Manchester, IA PHONE: (563) 927-6187
Platteville 1100 E. Business Hwy. 151 Platteville, WI PHONE: (608) 348-4499
Peosta Learning Lab 185 Peosta St. Peosta, IA PHONE: (563) 582-2805
LIVE VIDEO TELLERS
Inside The Innovation Lab 1st Ave. W Cascade, IA
Inside The Innovation Lab COMING LATE 2020 131 2nd Ave. NE Independence, IA
Inside NewBo City Market 1100 3rd St. SE Cedar Rapids, IA
Inside MercyOne Waterloo Medical Center 3421 W. 9th St. Waterloo, IA
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